

JUDGES' RETIREMENT SYSTEM

MEMBER HANDBOOK



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Overview



1.1 Administration of System and Funds

Indiana Public Retirement System (INPRS) administers 11 pension trust funds consisting of eight defined benefit and three defined contribution retirement funds, one other postemployment benefit fund, and one custodial fund. In accordance with Indiana Code (IC) 5-10.5, INPRS is governed by a nine-member Board of Trustees, appointed by the Governor.

Legislation approving the merging of the administration of funds for the Public Employees' Retirement Fund (PERF), which managed the following:

- Public Employees' Retirement Fund (PERF)
- Prosecuting Attorneys' Retirement Fund (PARF)
- 1977 Police Officers' and Firefighters' Retirement Fund ('77 Fund)
- Legislators' Retirement System (LRS)
- Judges' Retirement System (JRS)
- Excise, Gaming and Conservation Officers' Retirement Plan (EG&C)

and the Teachers' Retirement Fund (TRF) was adopted by the General Assembly and signed by the Governor in April 2011. The creation of the Indiana Public Retirement System (INPRS) became effective July 1, 2011. Combined membership totals equal nearly 500,000 members.

Each retirement fund will continue as a separate fund under the oversight of a combined INPRS nine-member Board of Trustees. Individual funded status for each plan will continue to be calculated separately.

INPRS also oversees three non-retirement funds:

- Special Death Benefit Fund (SDBF) - Effective July 1, 2017, the State Employees' Death Benefit Fund, Public Safety Officers' Benefit Fund, and the lump sum distributions for the line of duty deaths from the Local Public Safety Pension Relief Fund were merged together to form the Special Death Benefit Fund. The lump sum distributions from the SDBF is \$150,000 for public safety officers or other eligible officers (as defined by IC 5-10-10-4.5) who die in the line of duty before July 1, 2020. For public safety officers who die in the line of duty on July 1, 2020 or later, the amount of the special death benefit is \$225,000.
- Local Public Safety Pension Relief Fund (LPSPR) - LPSPR is a fiduciary fund and is generally administered in accordance with IC 5-10.3 and IC 36-8. The purpose is to provide financial relief to pension funds maintained by units of local government for their police officers' and firefighters' retirement plan benefits.
- Retirement Medical Benefits Account (RMBA) – RMBA is a health reimbursement account available to certain qualifying state retirees.

For additional information about each fund visit the [Annual Reports](#) page of the INPRS website.

1.2 Vision

Engaged members able to realize their retirement dreams

1.3 Mission

As fiduciaries, educate stakeholders, collect necessary contributions, and prudently manage member assets to deliver promised DB and DC benefits and services.

1.4 Principles

- **Integrity:** We hold ourselves accountable to the highest standards of ethical and professional behavior.
- **Stewardship:** We manage assets held in trust for current and future retirees. We are value oriented. We rigorously identify, measure, and manage risks.
- **Service:** We exist to serve our stakeholders with attentiveness to high quality, respectful customer service.
- **Trust:** We are our stakeholders' trusted source of reliable information.
- **Collaboration:** We seek out stakeholder input when establishing goals and setting priorities.

1.5 Board of Trustees

The Governor appoints the following Board members for INPRS pursuant to the following criteria:

- One trustee with experience in economics, finance, or investments.
- One trustee with experience in executive management or benefits administration.
- One trustee who is an active or retired member of the '77 Fund.
- Two trustees who are TRF members with at least 10 years of creditable service:
- One trustee who is a PERF member with at least 10 years of creditable service.
- Director of the State Budget Agency, or designee.
- Auditor of State, or nominee.
- Treasurer of State, or nominee

The executive director carries out the policies set by the Board and administers the Fund on a daily basis ([Indiana Code \(IC\) 5-10.5](#)).

1.6 Indiana Code Governing JRS

The laws and regulations governing the Indiana Judges' Retirement System (JRS) may be found in Titles [IC 33-38-6](#), [IC 33-38-7](#), and [IC 33-38-8](#) of the Indiana Code (IC). The content of this member handbook does not constitute legal advice, and nothing herein should be considered a legal opinion. In the event of a discrepancy between information in this handbook and the laws of the state of Indiana, the applicable law shall apply.



Membership



State employees are eligible for membership in the Judges' Retirement System (JRS) based on specific criteria outlined in this handbook.

2.1 Eligibility

To be eligible for membership in either the 1977 or 1985 Systems, as a judge you must have served or be serving as a regular judge, paid by the state of Indiana, for any of the following courts:

- Supreme Court of the State of Indiana
- Court of Appeals of the State of Indiana
- Circuit Court of a Judicial Circuit
- Tax Court of the State of Indiana
- Superior Court of a county
- Criminal Court of a county having a separate criminal court
- Probate Court of a county having a separate probate court
- Juvenile Court of a county having a separate juvenile court
- Municipal Court of a county
- County Court of a county
- Full-Time Magistrate (effective January 1, 2011)
- Juvenile Magistrate (effective January 1, 2011)

2.1.1 Judges' Participation in the 1977 System

Judges who serve in eligible courts and receive a state salary participate in the JRS. Only judges who served prior to September 1, 1985, can be members of the 1977 provisions of this system. If you became a judge before September 1, 1985, you are a member of the 1977 System, unless you elected not to participate within 20 days after you began your term as a judge ([IC 33-38-8-1](#)).

If you terminated your employment as judge and returned to your position after August 31, 1985, you are still a member of the Judges' 1977 System.

2.1.2 Judges' Participation in the 1985 System

If you became a judge after August 31, 1985, you are a member of the Judges' 1985 System.

If you began service as a judge after August 31, 1985, you are a member of the 1985 System.

2.1.3 Magistrates

The date of service as a full-time magistrate is determined by whether or not you had the option to complete an election form to participate in the 1985 System.

If you are a magistrate you could have elected to participate in the 1985 System if you were serving as a full-time magistrate on July 1, 2010. In order to elect coverage, you would have had to submit the election form to INPRS on or after July 1, 2010, but no later than September 30, 2010. **That election is irrevocable.**

If you began service as a full-time magistrate after July 1, 2010, you are automatically a participant in the 1985 System effective January 1, 2011. No election form is required.

2.2 Ineligibility

If you are serving as a senior judge under [IC 33-23-3](#) or judge *pro tempore* you are not eligible for membership in the JRS. If you are a local (city or town) judge that is not paid by the State, you are not eligible for membership in the JRS.

2.3 Personal Information

Your name and address on file in INPRS records is the primary contact information maintained by INPRS.

You can report any change in demographic information by contacting the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. Customer Service Representatives (CSRs) are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET, or by logging into your account at myINPRSretirement.org.

Your employer can report your name changes when reporting wage and contribution information. However, changing your address and beneficiary information with your employer will not update that information with INPRS. You need to contact INPRS directly to update your personal information.

You can update your beneficiary information by submitting the [Submit a Beneficiary Application](#) form to the address provided on the form. For forms applicable to the JRS, visit the [Judges' System Member Forms](#) page of the INPRS website.

NOTE: As long as you have assets with the Fund, it is critical that you keep INPRS informed of any changes to your name, addresses, or beneficiaries. These changes require separate notifications to either the Member Service Center or by accessing your account at myINPRSretirement.org.

For example: Getting married and changing your name does not automatically result in a change to your beneficiary designation.



Contributions



The State of Indiana is the primary employer of record for the members of the JRS.

3.1 Employer Contributions

Employer contributions fund the employer's benefit obligations. These contributions do not fund individual member accounts. The employer contributions are paid annually by the State of Indiana.

3.1.1 Contribution Rate

Employer contributions are not made on a payroll basis as with other retirement funds, but rather on an annual basis. The State credits the JRS each July with an amount determined by the INPRS Board, upon recommendation by the Fund actuary.

Changes in Employer Contribution Rate

The amount to be credited to the JRS each July is included as a line item of the state general fund in the state budget. This changes each year after the actuary completes the valuation to address the biennial budget.

3.1.2 Employer Coverage of Additional Positions

The coverage of additional positions in the JRS would require action by the Indiana General Assembly.

3.2 Member Contributions

State law requires that 6 percent of your salary be contributed to the JRS for the first 22 years of service.

You must contribute to the system unless you are:

- not employed as a judge or magistrate, or
- currently serving as a senior judge or judge *pro tempore*

If you began service before September 1, 1985, you made a one-time binding pay reduction agreement as of January 1, 1989.

As of October 1, 1989, in accordance with Section 414(h) of the Internal Revenue Service Code, the state of Indiana began to pay the 6 percent contributions for judges who started service after August 31, 1985. Judges' salaries were reduced by 6 percent to fund the state contributions which are not taxed until paid as a distribution or monthly benefit.

The reduction in the amount of 6 percent of each pay is credited to the fund by the state auditor.

- For your State paid wages, the 6 percent is paid as a payroll deduction before taxes are calculated on wages.
- For county-reported juvenile magistrates, the 6 percent is deducted through payroll deduction, or the employer may pay all or part of this mandatory 6 percent contribution. The county council makes this decision and may change it at any time.

Contributions

The salary for a juvenile magistrate is shared by the State and the County ([IC 33-38-5-7](#)). Wage and contribution reports are received from both employers for juvenile magistrates.

Regardless of whether you make the 6 percent contribution or the employer makes it on your behalf, those contributions are considered your contributions and are sent to INPRS for deposit in your account. These contributions are refundable to you should you terminate employment prior to becoming eligible for the Defined Retirement Benefit. While actively employed in a JRS-covered position, you are not permitted to withdraw funds.

The amount credited to your account must equal the value of your contributions plus interest valued the day before you apply for a distribution or the date of your death plus contributions received after that date. You must:

- have separated from service before vesting,
- have died before vesting, or
- be the survivor of a deceased member with no survivor benefit available.

If you have less than 8 years of service and no activity on your account after 10 years, you will not receive interest credit.

Unless you are a Juvenile Magistrate, you may receive pay from the county and the state paid portion of your pay. You are not required to make contributions on any salary from the county. The county-paid portion of your pay is not used in the benefit calculation.

The interest rate is set at least annually when crediting interest on your contribution account. If you are an active member, your interest is credited at least annually based on the prior fiscal year end balance.

3.3 Annual Member Statement

You will receive an annual statement about your Defined Contribution (DC). The total will include any investment gains or losses and any investment fees.

Your statement will be posted online. Log on to your account at myINPRSretirement.org. To have a paper statement mailed to your home, log on to your member account, go to the **My Profile** link and select **Communications Preferences**.

3.4 Vested Status

As a judge, you become vested in retirement benefits after completing eight years of JRS covered service.



Service Credit



Service credit refers to the period of time you accumulate through continuous employment in a JRS-covered position. Service credit is important in determining your qualification for benefits. There are other methods used to obtain service credit, some without cost and some with costs associated.

4.1 Member Service Credit

The most common form of service credit is service earned in a position covered by the JRS.

4.1.1 Service Credit – Partial Months

One month of creditable service is granted for each month in which you worked at least 1 full day in a full-time JRS-covered position. At the time of retirement, your service credit is prorated for partial years of service.

You cannot earn more than one month of service credit in JRS for services performed in a calendar month.

4.2 Types of Service Credit

As a member of the JRS you may be able to add various types of service credit in order to enhance your Defined Benefit (DB) Retirement.

For forms applicable to the JRS, visit the [Judges' System Member Forms](#) page of the INPRS website.

4.2.1 Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) Eligibility

You may also be eligible for service credit if the provisions of [Uniformed Services Employment and Reemployment Rights Act of 1994 \(USERRA\)](#) cover your military service. Conditions for USERRA eligibility are that you must meet all of the following criteria:

- Applied for or currently hold a civilian job
- Given written or verbal notice to the civilian employer prior to leaving the job for military training or service except when precluded by military necessity
- Have not exceeded the five-year limit on periods of service, subject to certain exceptions
- Been released from service under honorable conditions
- Reported back to the civilian job in a timely manner or submitted a timely application for re-employment

All your contributions must be paid upon return to JRS-covered service for leaves. Ultimately, INPRS relies on the assertions and verifications made by the plan's participating employer. Military service credit guidelines are governed by [IC 33-38-6-15](#) in conjunction with Federal USERRA laws.

4.2.2 Family and Medical Leave Act (FMLA)

You may also receive credit for up to 12 weeks of leave taken during a 12-month period under [Family and Medical Leave Act \(FMLA\) \(29 USC 2601, et seq.\)](#). Unpaid FMLA leave may be used for eligibility service only.

4.2.3 Additional Service Credit

If you are a judge or magistrate, have at least eight years of service credit in the JRS, and have prior unvested service in another Indiana public employees' retirement fund, you may purchase part or all of that service at actuarial cost.

You will pay in a lump sum or in a series of payments determined by the Board. The total cost of the service is determined by the Fund actuary and no more than five annual payments may be made to cover the costs.

You may use the balance of your Defined Contribution (DC) account with PERF Hybrid to apply towards the cost of the purchased service. Any PERF balance in excess of the cost to purchase service remains in the PERF Hybrid account.

For 1977 JRS members, the requirements for eligibility and the cost to purchase are found in [IC 33-38-7-19](#). For 1985 JRS members, the requirements are found in [IC 33-38-8-23](#).

A member who has service as a judge *pro tempore* may be eligible to purchase this service for use in the JRS defined benefit calculation. Detailed requirements for eligibility and the cost to purchase are found in [IC 33-38-6-26](#).

4.2.4 Prior PERF Service as a Referee, Commissioner, or Magistrate

If you are a judge in the 1977 or 1985 JRS with PERF service credit before becoming a judge or after leaving the bench, you may be given credit for that service in the JRS under certain conditions. For 1977 JRS members, the requirements for eligibility and the cost to purchase are found in [IC 33-38-7-18](#). For 1985 JRS members, the requirements are found in [IC 33-38-8-22](#).

You must be a judge who

- was appointed to serve:
 - as a full-time referee or full-time commissioner, or
 - as a full-time magistrate before January 1, 2011
- was a PERF Hybrid member during that employment, and
- received service credit under PERF Hybrid for that employment.

You will have to pay the amount that you would have contributed if you had been a member of the JRS during that service, in a lump sum payment or no more than five annual payments.

If you are a magistrate in the 1985 JRS after December 31, 2010, with PERF Hybrid service credit, you may be given credit for that service in the JRS under certain conditions. The requirements for eligibility and the cost to purchase are found in [IC 33-38-8-22.5](#).

You must be a magistrate who:

- is a full-time magistrate,
- was appointed to serve:
 - as a full-time referee or full-time commissioner, or
 - as a full-time magistrate before January 1, 2011
- was a PERF Hybrid member during that employment, and
- received service credit under PERF Hybrid for that employment.

You will receive credit in the 1985 JRS if you pay in a lump sum or in a series of payments determined by the board, the total cost of the service as determined by the INPRS actuary. No more than 5 annual payments may be made to cover the costs.

You may use the balance of your DC account with PERF Hybrid to apply towards the cost of the purchased service. Any PERF balance in excess of the cost to purchase service remains in the PERF Hybrid account.

Judge and Magistrates who purchase service in the JRS using PERF service waive only the amount of PERF service used to purchase service in the JRS. You will not lose PERF Hybrid service that was not used to purchase service in the JRS.

4.2.5 Purchased Service

If you have service in PERF, not as a magistrate, referee, or commissioner, and are not vested in PERF, you may purchase that service for use in the JRS Defined Benefit (DB) calculation. This service cannot be used until you are vested in the JRS. The types of service which can be purchased and the cost to purchase are different depending on whether you are a part of the 1977 or 1985 JRS. Detailed requirements for eligibility and the cost to purchase are found in [IC 33-38-7-19](#). If you are a member of the 1985 JRS, the requirements are found in [IC 33-38-8-23](#). As a member of the JRS you may use the balance of your Defined Contribution (DC) account, formerly known as the Annuity Savings Account (ASA), with PERF to apply towards the cost of the purchased service. Any PERF balance in excess of the cost to purchase service remains in the PERF account.

If you have service as a full-time referee, full-time commissioner, or full-time magistrate, which was reported to PERF, you may be eligible to purchase this service for use in the JRS DB calculation. Detailed requirements for eligibility and the cost to purchase are found in [IC 33-38-7-18](#) if you are a member of the 1977 JRS and in [IC 33-38-8-22](#) and [IC 33-38-8-22.5](#) if you are a member of the 1985 JRS. As a member of the JRS you may use the balance of your DC with PERF to apply towards the cost of the purchased service. Any PERF balance in excess of the cost to purchase service remains in the PERF account.

If you have service as a judge *pro tempore* you may be eligible to purchase this service for use in the JRS DB calculation. Detailed requirements for eligibility and the cost to purchase are found in [IC 33-38-6-26](#). As a member of the JRS you may use the balance of your DC with PERF to apply towards the cost of the purchased service. Any PERF balance in excess of the cost to purchase service remains in the PERF account.

4.2.6 Service Credit for Magistrates

If you are a magistrate who purchases service in the JRS using PERF service, you will waive only the amount of PERF service used to purchase service in the JRS. As a magistrate you will not lose PERF service that you did not use to purchase service in the JRS.

4.2.7 Magistrate Election to Purchase Service

As a JRS member you may elect to purchase full-time magistrate, full-time referee, or full-time commissioner service for the 1985 System on or after January 1, 2011. You must complete and submit the [*Request for Estimate of Benefits/Purchase Service*](#) for the 1985 System available as of January 1, 2011 from the [Judges' Retirement System Member Forms](#) page on the INPRS website. The eligibility requirements for a magistrate to purchase prior service are found in [IC 33-38-8-22.5](#).

4.3 Reinstatement of Service

If you end service in the JRS prior to becoming vested, receive a distribution of your member account balance, and return to a JRS-covered position for at least 1 year, you may purchase all or part of your previous service. The cost is determined by the INPRS actuary.

4.4 Return to Service

If you are retired from a JRS-covered position and return to service in a JRS-covered position, the benefits being paid to you are suspended. You resume making contributions to the JRS and earn additional service credit.



Investment Options



There are currently no investment options for members of the JRS. The credited interest rate for JRS member accounts is set annually by the INPRS Board.



This section addresses distribution of your JRS prior to retirement, death, or disability. See the [Retirement Benefits](#) section for details about retirement.

6.1 Withdrawals

Withdrawal is a term used in reference to leaving the JRS for a reason other than death or disability without regard to being vested or not vested.

If you separate from service in a JRS-covered position for a reason other than death or disability prior to completing 8 years of active service, you may apply for a distribution of your contributions plus interest at a rate specified by rule by the INPRS Board. See the [Distributions](#) section of this member handbook for details.

You also have the option to leave your contributions invested with the JRS. They can be withdrawn at any time. See the [Distributions](#) section of this member handbook for details and the [Income Tax Considerations](#) section for details about taxes that may be levied on early distributions.

6.2 Distributions

If you leave your JRS-covered employment, you may be eligible to receive a distribution of your contributions plus interest at a rate specified by rule by the Board.

6.2.1 1977 System

As a judge, you may withdraw an amount equal to the total sum you contributed to the JRS plus interest at a rate specified by rule by the Board, if you complete both of the following:

- Terminate service as a judge
- Have less than 12 years of creditable service

See the [Payment Options](#) section for details.

6.2.2 1985 System

If you cease service as a judge or magistrate under the 1985 JRS (other than by death or disability) and if you are **not** eligible for a retirement benefit, you are entitled to withdraw the total sum contributed plus interest at a rate specified by rule by the Board, if you complete both of the following:

- Terminate service as a judge or magistrate
- Have less than 8 years of creditable service

See the [Payment Options](#) section for details,

6.2.3 Both 1977 and 1985 Systems

You are vested in the 1977 JRS after completing eight years of service. If you have between eight and 12 years of service and choose a distribution, you forfeit the right to a future defined benefit payment. If you

Withdrawals, Distributions, and Loans

previously forfeited your service, you can return to covered service for at least one year and have the option to purchase all or part of the previous service credit in one-year increments. This applies to both the 1977 and 1985 JRS.

6.2.4 Distribution Request

To receive a distribution, you can log in to your online account at myINPRSretirement.org to initiate your request for a distribution. You may also call the Member Service Center at 1 844-GO-INPRS (844-464-6777) to initiate your distribution request via phone with a CSR. For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

6.2.5 Payment Options

If you are under age 59½ at the time your distribution is paid, you may be subject to an additional 10 percent federal tax penalty on the taxable amount. The 6 percent contributions that were withheld from your pay and included on your individual tax return are not subject to further taxation.

An explanation of your four distribution choices (Choice A, B, C, and D) and the tax consequences of those choices follow.

Choice A

You may have the total amount of your contributions (less the mandatory withholding for federal income tax) paid directly to you.

Choice B

You may have the entire taxable portion of your contributions paid in the form of a direct rollover to an Individual Retirement Account (IRA) or a qualified retirement plan with provisions to accept the rollover on your behalf. The remaining non-taxable portion of your account is paid directly to you. See the [Direct Rollover](#) section for further details.

Choice C

This may be selected only if you want a partial rollover amount of at least \$500. You may have a part of the taxable portion of your contribution paid in the form of a direct rollover to an IRA or a qualified retirement plan with provisions to accept the rollover on your behalf. The remaining balance will be paid directly to you (less the mandatory withholding for federal income tax). See the [Direct Rollover](#) section for further details.

Choice D

You may have the total amount of your contributions paid to you in monthly installments.

NOTE: INPRS is required to withhold 20 percent federal tax of any taxable portion of judges' contributions which are paid directly to you and not paid in the form of a **direct rollover** to an IRA or a qualified retirement plan.

Withdrawals, Distributions, and Loans

If you elect Choices B or C, INPRS will deliver a check to you payable to the trustee of the IRA or qualified retirement plan and a separate check payable to you representing your non-taxable portion and any taxable portion not directly rolled over.

You are responsible for delivering the check to the trustee of the IRA or qualified retirement plan that you specified on the distribution form.

NOTE: There is no income tax withholding on any amount directly rolled over.

See the [Income Tax Considerations](#) section for more details.

CAUTION: If you need further information regarding the taxes on your distribution you should consult the trustee of your qualified plan or IRA or your professional tax advisor.

6.2.6 Direct Rollover

A direct rollover is a direct payment of some or all of your 6 percent contributions to:

- a Traditional IRA, or
- an eligible employer plan (such as a 403(b) tax sheltered annuity, a 457 deferred compensation plan), or
- a 401(a) qualified plan that will accept the rollover.

You can choose a direct rollover for all or a portion of your eligible distribution. You will not be taxed on your direct rollover until you withdraw the funds from the rollover account. There is no income tax withholding on the amount you roll over.

6.3 Loans

Loans from the JRS are not available at this time.



Beneficiaries (Survivors)



Beneficiary refers to the person or persons designated to receive all or part of your retirement benefits upon your death.

A *survivor* refers to the person who receives a survivor retirement benefit upon your death.

7.1 Designating Beneficiaries (Survivors)

Beneficiaries for this plan are set by statute. Eligible designated beneficiaries are your spouse or dependent children. If you have no surviving spouse or children, any payment due at time of death is payable to your estate.

NOTE: As long as you have assets with the JRS, it is critical that you keep INPRS informed of any changes to your name, addresses, or beneficiaries. These changes require notifications to either the Member Service Center or by accessing your account at myINPRSretirement.org.

For example: Getting married and changing your name does not automatically result in a change to your beneficiary designation.



You become vested in retirement benefits after completing 8 years of service as a member of the JRS.

If you are vested in the JRS you are eligible for a Defined Benefit (DB) retirement upon meeting age and service eligibility requirements.

There are three types of benefits payable in the JRS, which are all funded by the employer-financed contribution and the employee mandatory contribution:

- Retirement Benefits
- Survivor Benefits
- Disability Benefits

8.1 Retirement Eligibility

You can be eligible for normal, early, or disability retirement as outlined in this section.

Your benefit begins the day after you end employment in a JRS-covered position. Your benefit may not begin more than 30 days before INPRS receives your retirement application. You are entitled to a monthly benefit for life. The amount you receive will be calculated according to Indiana statutes. (See [Table 2](#).)

If you are currently receiving or are entitled to receive any pay from the state for services performed as a judge or a magistrate under [IC 33-23-5](#) (as defined in [IC 33-38-6-7](#)), you do not qualify for a retirement benefit.

8.2 Retirement Ineligibility

You are ineligible for retirement if you do not have the qualifications outlined in the [Retirement Eligibility](#) section.

8.3 Retirement Effective Date

As a member of the JRS you may select any date of the month for retirement provided retirement eligibility requirements are met.

8.4 Retirement Options

Your JRS DB is calculated using a percentage of salary as designated by statute. The percentage to be paid is based on years of service credit in the JRS and ranges from 24 percent to 60 percent of salary.

Table 1 lists the retirement options available to you for retirement from the JRS. It includes disability because it is handled like a retirement.

Table 1: Retirement Options

Option	Age and Service Requirements*	Benefit Calculation
Regular Retirement with a Full (Unreduced) Benefit	<ul style="list-style-type: none"> You are age 65 and have at least eight years of service credit in a JRS-covered position You are at least 55 years of age and your age in years plus years of creditable service is at least 85 (the Rule of 85) 	<p>See Table 2 for benefit percent per years of service, not to exceed 60% of the annual salary.</p> <p>See the Regular Retirement with a Full (Unreduced) Benefit section of this handbook for details.</p>
Early Retirement with a Reduced Benefit	<ul style="list-style-type: none"> You are between the ages of 62 and 65, and You have at least 8 years of service credit as a judge 	<p>Based on regular retirement then reduced by 0.1% for each month that early retirement date precedes 65th birthday.</p> <p>See the Early Retirement with a Reduced Benefit section of this handbook for details.</p>
Deferred Retirement Option Plan (DROP)	Not available to JRS members	N/A
Disability Retirement	<ul style="list-style-type: none"> No age or service requirements Disability meets statutory requirements for line-of-duty or not in the line of duty 	<p>See Table 3 for benefit percent per years of service, not to exceed 60% of the annual salary.</p> <p>See the Disability Retirement section of this handbook for details.</p>

* You will not receive credit for earned and unused sick leave even if you received pay for the leave.

8.4.1 Regular Retirement with a Full (Unreduced) Benefit

As a judge you are eligible for regular retirement with full benefits if you meet one of the following requirements:

- You are age 65 and have at least 8 years of service credit as a judge
- You are at least 55 years of age and your age in years plus years of creditable service is at least 85 (the Rule of 85)

8.4.2 Early Retirement with a Reduced Benefit

As a judge you may qualify for early retirement with reduced benefits if you meet the following requirements:

- You are between the ages of 62 and 65, and
- You have at least 8 years of service credit as a judge

8.4.3 Deferred Retirement Option Plan (DROP)

The DROP is not available to JRS members at this time.

8.4.4 Disability Retirement

You are considered **permanently disabled** if the INPRS Board receives written certification of your disability by a licensed and practicing physician (your treating physician) and the INPRS Medical Authority. This determines your eligibility.

The certification must state the following:

- Your physical or mental disability prevents you from earning a living, and
- Your condition is likely to be permanent.

As a judge you are considered to be permanently disabled if while in active service the INPRS Board has received a written certification of your disability by at least two licensed and practicing physicians within a year. One physician is appointed by the Board as the INPRS Medical Authority and the other may be your licensed treating physician. Upon receipt of the required documentation, the documentation is forwarded to the INPRS Medical Authority for review. Once the final determination is made by the Medical Authority, the INPRS Board notifies you, by certified mail, of the approval or denial.

You must have your disability status verified at least annually until reaching the age of 65, or the age of 55 and qualify for the Rule of 85. The Board will decide the intervals for the re-examinations.

If, in the judgment of these physicians, you have improved from your disability, your benefits will stop unless you:

- are age 65, or
- meet the Rule of 85.

Disability Retirement Benefit

The annual benefit payable to a permanently disabled judge is the product of the salary you were receiving at the time you ended service*, as indicated by either [IC 33-38-7-11\(g\)](#) or [IC 33-38-8-16\(b\)](#), multiplied by the percentage shown in [Table 2](#). A partial year of service has the benefit percentage prorated accordingly.

Table 2: Years of Service for Disability Retirement

Years of Service	Percentage
0-12	50%
13	51%
14	52%
15	53%
16	54%
17	55%

Years of Service	Percentage
18	56%
19	57%
20	58%
21	59%
22 or more	60%

*If you have at least 12 years of service plus a partial year of service, an additional percentage is calculated based on the number of months in the partial year.

8.5 Calculating Retirement Benefits

You are entitled to a retirement benefit that equals the salary being paid for the office you held at the time you ended service* multiplied by the percentage shown in [Table 2](#).

*If you have at least eight years of service plus a partial year of service, an additional percentage is calculated based on the number of months in the partial year service. The salary used in the retirement calculation is based on statute.

Your benefit begins the day after you end employment as a judge, or your age eligibility date, whichever is later. Your benefit may not begin more than 30 days before INPRS receives your retirement application. You are entitled to a monthly benefit for life. The amount you receive will be calculated according to Indiana statutes as outlined in [Table 3](#).

NOTE: If you are currently receiving or are entitled to receive any pay from the State for services performed as a judge or a magistrate under [IC 33-23-5](#) (as defined in [IC 33-38-6-7](#)), you do not qualify for a retirement benefit.

If a judge has a partial year of service, an additional percentage is calculated by prorating between the applicable percentages, based on the number of months in the partial year of service. Any partial years between eight and 11 full years of service are worth 0.25 percent per month. Between years 11 and 12, each month is worth 1.42 percent, and over 12 years each additional month is entitled to 0.0833 percent.

Table 3: Years of Service for Retirement

Years of Service	Percentage	Years of Service	Percentage
8	24%	16	54%
9	27%	17	55%
10	30%	18	56%
11	33%	19	57%
12	50%	20	58%
13	51%	21	59%
14	52%	22 or more	60%
15	53%		

- As a member of the 1977 JRS, the salary used is the salary that is currently being paid for the office you held at the time of separation from service as stated in [IC 33-38-7-11\(d\)](#).
- As a member of the 1985 JRS, the salary used is either the salary that was being paid to you at the time of separation from service or the salary currently being paid for the office you held at the time of separation from service as stated in [IC 33-38-8-14\(e\)](#).

If you receive early retirement benefits between the ages of 62 and 65, your benefits are reduced by 0.1 percent for each month your retirement precedes your 65th birthday. This reduction does not apply if you are separated from service because of permanent disability.

8.6 Direct Deposit

Direct deposit is the required method to distribute benefit payments. On the same day each month, your payment will be deposited directly into your specified account. You will receive an annual notice of deposits.

Your money cannot be lost or stolen, and there are no delays due to mishandled mail or incorrect addresses. You can update your direct deposit information online at any time.

The Direct Deposit form is completed and submitted online from the INPRS website. If you need assistance call the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

8.7 Re-Employment of Retired Members

If you are retired from a JRS-covered position and return to service in a JRS-covered position, the benefits being paid to you are suspended. You resume making contributions to the JRS and earn additional service credit. Upon separation of service, you will need to initiate the retirement process. The new benefit will be calculated using the appropriate salary and all service credit you have earned, up to the maximum of 22 years.

NOTE: You may continue to receive retirement benefits if you re-employ with the state of Indiana, as long as you are not re-employed as a judge or magistrate.

8.8 Retirement Application Checklist

You will need to submit your retirement application to INPRS at least 90 days before you plan to retire. To complete your retirement application, access your account at myINPRSretirement.org and follow the prompts and instructions provided.

- **Confirm Personal Information** – your address and personal information as requested
- **Choose Your Retirement Date and Plan** – provide your retirement date and retirement type as requested (options will be limited by the Plan and date entered). You cannot backdate your retirement date more than 30 days before the current date.
- **Survivor Designation** – enter your survivor information as requested
- **Tax Notices** – enter information and make selections for state, federal, and local, as applicable
- **Direct Deposit** – provide the requested information
- **Required Documents** – upload any additional document as applicable or as required

NOTE: You will only be taxed on your benefit payments when you receive your benefit.

If you need assistance contact the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

8.9 Benefit Overpayment and Underpayment

INPRS is required by federal and state law to correct any errors in benefit calculations. If you receive an overpayment as a result of an error, INPRS must recover the overpayment. If you are underpaid, you will receive another payment from INPRS.



To access the forms associated with death and survivor benefits, visit the [Judges' System Member Forms](#) page of the INPRS website or call the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

NOTE: As long as you have assets with the JRS, it is critical that you keep INPRS informed of any changes to your name, addresses, or beneficiaries. These changes require notifications to either the Member Service Center or by accessing your account at myINPRSretirement.org.

For example: Getting married and changing your name does not automatically result in a change to your beneficiary designation.

9.1 Eligible Beneficiaries

Eligible beneficiaries are limited to the following:

- Your spouse,
- Your children under age 18
- Your disabled adult children
- Your dependent parents.

If no eligible beneficiaries survive you, your contributions to the JRS, plus accrued interest, may be payable to the executor or administrator of your estate.

9.2 Survivor Benefit

Under the 1977 and 1985 Systems, as of July 1, 1985, the designated spouse, child, or children qualify for survivor benefits if you meet one of the following provisions:

- You died while receiving benefits (post-retirement)
- You completed at least 8 years of service and were currently serving as a judge (pre-retirement)
- You completed at least eight years of service and were not still in service as a judge, but were entitled to a future benefit
- You were permanently disabled at the time of death (pre-retirement)

The survivor benefits are the greater of 50 percent of the amount you were drawing in retirement benefits at time of death (or would have been entitled to had you retired on the date of death), or the annual amount in [Table 4](#).

Table 4: Survivor Benefits

Year	Minimum Annual Amount
7/1/95 - 6/30/96	\$10,000
7/1/96 - 6/30/97	\$11,000
7/1/97 - Present	\$12,000

NOTE: Marriages are recognized regardless of gender.

- If your child is entitled to benefits, your child will receive the child's share until age 18.
- If your child has a physical or mental disability, your child will receive the child's share the entire period of the disability, or until the child turns 18, whichever period is longer. Acceptable proof of disability must be submitted to INPRS. When benefits end for a child with a disability, the remaining benefits will be shared equally among the remaining children who are 18 years or younger or are disabled.
- If your surviving spouse is living when benefits end for all selected children, your surviving spouse will receive the benefit for the remainder of your spouse's life.
- If no benefits are payable to your surviving spouse or elected child or children, any dependent(s) may withdraw contributions plus interest at a rate set by the Board. If there are no surviving dependents, the benefits are payable to your estate.
- If you are not survived by a spouse, child or children, or other dependents, your contributions, plus interest at a rate set by the Board and minus any payments made to you, will be paid to the executor or manager of your estate. This will happen within 60 days of a request for the funds being properly filed with INPRS.

To access the [Submit a Beneficiary Application](#) form to update beneficiary information or the *Apply for Survivor Benefits*, to apply for survivor benefits, visit the [Judges' System Member Forms](#) page of the INPRS website or call the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

9.3 Survivor Benefit Application Requirements

To process the survivor benefit, your survivor must submit the following:

- survivor benefit application,
- copy of your marriage certificate and confirmation that the deceased was married to you at the time of death (for surviving spouse claims),
- birth certificates of any survivors, and
- death certificate of deceased member,
- birth certificate of member, if not already on file at INPRS, and
- request for direct deposit of benefits.

If you need assistance call the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

NOTE: You will only be taxed on your benefit payments when you receive your distribution.



10.1 Tax Forms and Withholding

INPRS must withhold income taxes on distributions. INPRS must also withhold federal taxes on monthly payments. You may choose not to have taxes withheld. Make sure to complete the tax withholding election when you apply for benefits.

Each year, INPRS mails 1099-R forms to all benefit recipients by January 31. The 1099-R form is much like a W-2 form. It lists the total amount of benefits received during the year. It also shows the taxable and non-taxable amounts. INPRS can also withhold federal, state, county, and local taxes. If you did not complete tax withholding forms at the time of your retirement, you may do so at any time.

INPRS can withhold Federal tax based upon the marital status and the number of exemptions claimed.

NOTE: You must enter a withholding election (e.g., married with three exemptions, single, etc.) before electing an additional flat, whole dollar amount. State and Federal tax elections are available online by accessing your account at myINPRSretirement.org. state and federal tax forms are available online and can be downloaded and submitted to INPRS.

The tax rules are complex. If you would like more information, refer to IRS Publication 575. If you need more help, you should contact your local IRS office or a tax consultant.

10.1.1 Tax Withholding

The plan is required to withhold income taxes on distributions and monthly payments. You may elect not to have taxes withheld. Remember to complete the tax withholding forms when you apply for benefits.

CAUTION: You should talk to the trustee of your qualified plan or IRA or your professional tax advisor if you need more information about the taxes on your distribution.

Effective July 1, 2018, you will not be able to deduct pledges or contributions to charitable or non-profit organizations.

NOTE: You will only be taxed on your benefit payments when you receive your distribution.

10.2 Taxation of Retirement Benefits

When you retire, you will be taxed on all of the benefit payments you receive. Your "tax basis" portion will not be taxed. The tax basis is the 6 percent member contribution that was taxed when the contribution was paid into the plan. "Picked up" contributions, paid on your behalf by your employer, and your pre-tax contributions, are not included in tax basis because they are not considered income when the contribution is made.

Over a pre-determined number of payments, you may recover your non-taxable amount from each benefit payment. Your recovery amount is based on your age at the time your benefits start. The schedule for repayment is set by IRS regulations. After all the non-taxable amounts have been left out of your benefit payments, 100 percent of the remaining payments will be considered taxable income. Each year, INPRS will provide you with a 1099-R form. You will use this form to report the taxable and non-taxable (if any) portion of your benefits.

10.3 Taxation of a Distribution

If you end service before accruing enough service for a future retirement benefit, you may elect to receive a distribution of your member contributions.

The 6 percent pre-tax contribution and earnings will be taxed for the year the distribution is received.

If you are under age 59½ at the time your distribution is paid, you may be subject to an additional 10 percent federal tax penalty on the above taxable amount.

NOTE: Federal income tax will not be withheld if you choose a direct rollover. The taxable portion of your direct rollover will not be taxed until you choose a distribution from that plan.

NOTE: If you elect to have your contributions paid directly to you and not a direct rollover to an IRA or a qualified retirement plan, INPRS is required to withhold 20 percent of all taxable portions. The 20 percent withholding is for federal income taxes.

An explanation of your four distribution choices and the tax consequences of those choices is available in the [Distribution Options](#) section of this member handbook.

10.3.1 Payment Directly to You

You can roll over your member contributions to a traditional Individual Retirement Account (IRA) or an eligible employer plan that accepts rollovers. The company must receive the rollover funds 60 days from the date of the check. If you do not roll over your contributions in 60 days, the taxable portion will be subject to a mandatory 20 percent federal income tax withholding (state tax withholding may also apply). The distribution is taxed in the year you receive it.

If you receive a distribution of your contributions before age 59½ and you do not roll it over, you may have to pay an early distribution tax penalty equal to 10 percent of the taxable portion of the payment in addition to the regular income tax.

If you are a qualified public safety employee who is at least age 50 and you are receiving a distribution from a governmental defined benefit plan, you will not have to pay the early distribution tax penalty equal to 10 percent.

To request a distribution, you can log in to your [account](#). You may also call the Member Service Center at 1-844- GO-INPRS (844-464-6777) to speak with a CSR.



11.1 Cost of Living Adjustments (COLA)

For the 1977 and 1985 JRS retirees, cost of living adjustments (COLAs) may be granted by the Chief Justice of the Indiana State Supreme Court but is not automatic. COLA is calculated as the same percentage by which salaries are increased as defined by a letter from the Chief Justice of the Indiana Supreme Court.

Survivors of deceased JRS members do not receive COLAs.

11.2 13th Check Annual Supplemental Payment

13th checks are supplemental payments that may be made to retired members. 13th checks are not automatic in Indiana; the General Assembly must pass legislation granting the 13th check. JRS members are not currently receiving 13th Checks.

11.3 Required Minimum Distribution (RMD) Information

The Internal Revenue Service (IRS) requires that if you have an interest in a retirement benefit you must take a Required Minimum Distribution (RMD) from that benefit. [Section 401\(a\)\(9\)](#) of the Internal Revenue Code (IRC) requires INPRS to begin making required minimum distributions of your benefit starting by April 1 of the calendar year following the calendar year in which you attain age 70½ or 72 (depending upon the date the individual reaches age 70½) or terminate employment, whichever date is later. Individuals who turn 70½ on or after January 1, 2020, do not have to take their RMD until age 72.

If the benefit does not begin in a timely fashion, the IRS may impose a 50 percent penalty on you due to a late distribution.

NOTE: Individuals who turn 70½ on or after January 1, 2020, do not have to take their RMD until age 72.

You must complete the online retirement application if you:

- Have at least 8 years of service.
- Have separated from service.
- Have not begun the retirement benefit.
- Will be age 70½ by December 31, 2019. The requirements indicated in the first paragraph of this section apply.
- If you reach 70½ on or after January 1, 2020, you do not have to apply for or take your RMD until age 72. The requirements indicated in the first paragraph of this section apply.

The Retirement Application must be completed online and submitted to INPRS for processing. You may contact the Member Service Center at 1-844-GO-INPRS (844-464-6777). For TDD call (800) 579-5708. CSRs are available weekdays (excluding weekends and state-designated holidays) from 8 a.m. to 8 p.m. ET.

If INPRS does not receive the retirement application by December 31, and you meet the requirements described above, INPRS will undertake to contact you to set up the RMD for distribution of any retirement and/or contribution funds to which you are entitled.

If you have reached the age requirement of 70½ or 72 as described in the requirements above before submitting the [retirement](#) application, INPRS is required to adjust the benefit for any IRS imposed penalties. See [35 IAC 13-1-1](#) for more detailed information regarding INPRS's RMD process.

11.4 Administrative Review

NOTE: This information is only a guide and neither a substitute for, nor intended as legal advice.

If INPRS staff have answered your questions regarding your account but you disagree with the action or determination, and no alternative resolution is available, you may request administrative review under the Administrative Orders and Procedures Act ([IC 4-21.5](#)). You must have standing as a party or a right to intervention to request administrative review.

11.4.1 Initial Determination

Petition INPRS in the form of a letter to request a review of the action or determination with which you disagree. This letter should specifically state the basis of your disagreement and include sufficient facts so that INPRS administration can make an evaluation and determination. You may include copies of any supporting documents. For a sample format of this member petition, see the [Step 1: Member Petition for Administrative Review of Staff Action/Determination](#) form available on the INPRS website.

Once an evaluation has been completed, you will be notified with an initial determination letter, sent by certified mail. INPRS will detail in the letter our initial determination and provide supporting justification. In addition, INPRS will provide explicit instructions should you want to appeal the initial determination. Indiana law sets forth specific timelines to appeal a decision. Should your appeal be received after the deadline, under Indiana law, the initial determination will become final and you will forfeit any future claims specific to that particular outcome. As noted, many processes and procedures followed by INPRS are statutory, meaning INPRS does not have the discretion to act outside of the law in granting a benefit that federal and/or state law does not permit.

11.4.2 Administrative Law Judge

If you disagree with the initial determination and want to further challenge, you may bring the matter before an Administrative Law Judge (ALJ). To initiate this process, you must file a petition for review with the INPRS Executive Director. The petition for review:

- Must meet the statutory requirements set forth in [IC 4-21.5-3-7\(a\)](#); AND
- Must be filed within 15 days after you have received the written notice of the INPRS initial determination letter. ([IC 4-21.5-3-7\(a\)](#)).

If your petition for review meets the statutory requirements, INPRS will arrange for an administrative hearing of your case, which is similar to a trial in a lawsuit, but is conducted in less formal manner ([IC 4-](#)

[21.5-3-25\(b\)](#)). You may be represented by counsel, but there is no requirement that you obtain representation. INPRS is not responsible for costs associated with your representation. The ALJ who conducts the review will consider the evidence concerning the administrative action/decision and decide whether INPRS has misinterpreted or misapplied the law and/or acted beyond the scope of its authority in your case.

After an ALJ is selected, you will be notified of the time and place of a pre-hearing conference, ordinarily conducted by conference call between you, INPRS, and the ALJ. The purpose of this conference is for the ALJ to identify and narrow the issues of the case and to set a timeframe for pleadings and discovery. A pleading is a formal document that sets forth allegations, complaints, denials, or defenses. Discovery is the process of learning information and obtaining documents from the other party.

If there are no material facts in dispute and the ALJ believes that the issues involved in the case deal with whether INPRS has applied or interpreted the law correctly, the ALJ may request a party file a motion for summary judgment. This means the ALJ may determine the case based on information submitted to the ALJ in writing. This is a process that speeds up the disposition of the case without the need for an evidentiary hearing where witnesses testify and are cross examined.

If there are material issues of fact, the ALJ will set a date for an evidentiary hearing where each party will call and cross examine witnesses and present other evidence. For a detailed outline of the ALJ review process, see the [General Outline for Administrative Law Judge \(ALJ\) Review](#) available on the INPRS website.

Within 90 days after the conclusion of the administrative hearing, the ALJ will issue a Finding of Facts and Conclusions of Law and written order concerning the action or decision that you are challenging ([IC 4-21.5-3-27](#)). The ALJ's order is then subject to review by the INPRS Executive Director. On behalf of the Board of Trustees, the Executive Director will issue a final order that affirms, modifies, or dissolves the ALJ's order ([IC 4-21.5-3-29\(b\)](#)).

11.4.3 Judicial Review

If you are still in disagreement at the conclusion of the administrative review, you may seek judicial review within thirty (30) days of receipt of the final order ([IC 4-21.5-5](#)). A reviewing court will examine only those disputed issues of fact that appear in the agency record of the appeal. The trial court may not retry the appeal or substitute its judgment for that of agency ([IC 4-21.5-5-11](#)).

See the [Administrative Review Regulations](#) available on the INPRS website for a list of all relevant IAC references.

11.5 Power of Attorney

The fund honors requests and directions from a lawful holder of a Power of Attorney document for a member. This individual is known as the attorney-in-fact. The Power of Attorney must grant the attorney-in-fact the authority to transact business of the type requested. For instance, if the Power of Attorney document grants the attorney-in-fact broad discretion to handle all banking and financial transactions, the fund will accept directions regarding benefit check delivery. If, on the other hand, a member grants what is known as a Health Care Power of Attorney, the attorney-in-fact does not have the authority to direct the fund on any matter, even something as simple as an address change.

Additional Fund Information

If a member wishes to name a Power of Attorney for fund business only, without incurring the expense of legal counsel, the fund provides a Power of Attorney form ([Limited Power of Attorney for Members and Recipients \(State Form 49614\)](#)). However, this Power of Attorney applies only to fund business and is not valid for general public use.

If an attorney-in-fact attempts to act on behalf of a member, the fund will require a copy of the Power of Attorney. If a copy of the Power of Attorney is not in the member's file, the requested transaction will be denied. The denial will then be returned to the attorney-in-fact, requesting proof of legal authority to act on behalf of the member.

NOTE: Indiana law has very specific requirements for a Power of Attorney to be valid. Your signature must be witnessed and attested to by a Notary Public. Further, the Notary Public must sign the document along with the attorney's printed name and notarial seal.

11.6 Guardian

The fund honors requests and directions from a legally appointed guardian of your estate.

Before the fund can recognize acts of a guardian, the fund must receive copies of the Letters of Guardianship and/or other official court documents appointing the guardian. Only the guardian of your "estate", the person with the power to handle financial matters (as opposed to the guardian of the "person" who is responsible for your physical well-being), may direct the fund.

Guardians are appointed only when you are declared incompetent by a court of law. Thus, while you are under an active guardianship and unable to act on your own behalf. The fund will not recognize your acts until provided proof that your right to act on your own behalf has been restored.

11.7 Access to Records

11.7.1 Member Records

Your records are confidential by law. INPRS will only release your name, fund, and years of service.

INPRS can provide information from your records to you, or to one of the following:

- a guardian,
- a representative of your estate,
- an attorney-in-fact (aka Power of Attorney or POA),
- someone to whom you have given express permission, or
- someone named by a court order.

There are other exceptions to this rule. Contact INPRS if you have a situation other than those outlined herein.

11.7.2 Public Records

You do not need to fill out a request for access to public records to get your information. You can:

- Call 1-844-GO-INPRS (844-464-6777),
- Email us at questions@inprs.in.gov, or
- Send a written request or stop by in person at:

Indiana Public Retirement System
One North Capitol Avenue, Suite 001
Indianapolis, IN 46204

There are other exceptions to this rule. Contact INPRS if you have a situation other than those outlined herein.

11.8 Confidentiality of Fund Records

Your records are protected by law under [35 IAC 1.2-1-5](#) and [IC 5-10.5-6-4](#). The law outlines INPRS confidentiality rules and allows INPRS, at its discretion, to provide member information to:

- members of the Indiana General Assembly,
- state agencies,
- quasi-governmental agencies,
- any person with the member's written permission, including a Power of Attorney,
- an active member's employer,
- a deceased member's personal representative with Letters Testamentary or a beneficiary, according to a small estate affidavit,
- to follow state or federal law, a subpoena, legal discovery under the Indiana trial rules or Orders and Procedures Act or other court order.

There are other exceptions to this rule. Contact INPRS if you have a situation other than those outlined herein.